

In re:
John Thomas Moore, Jr
Debtor

Case No. 23-10084-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 24, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:

Recip ID	Recipient Name and Address
db	John Thomas Moore, Jr, 1549 66th Ave, Philadelphia, PA 19126-2766

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 25 2025 00:22:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
MICHAEL A. CIBIK	

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on behalf of Debtor John Thomas Moore Jr help@cibiklaw.com,
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

REGINA COHEN

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com,
mmalone@lavin-law.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN R. STARKS

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
John Thomas Moore, Jr. :
: CHAPTER 13
Debtor. : NO. 23-10084-AMC

ORDER REGARDING CERTIFICATION OF DEFAULT

1. A Certification of Default (“Certification”) was filed by Brock and Scott, PLLC, on behalf of Freedom Mortgage Corporation (“Creditor”) on August 28, 2024.

2. An objection to the Certification was filed by Cibik Law, PC, on behalf of the Debtor on August 28, 2024.


3. The debtor is currently due for January 1, 2025’s regular monthly mortgage payment of \$1,409.99, less the suspense balance of \$122.39, for a total of \$1287.60.

4. In order to resolve the Certification, the Debtor has proposed to pay, in addition to his regular monthly mortgage payment of \$1,409.99 for January \$643.80 and February, \$643.80.

5. Cibik Law, PC, on behalf of the Debtor, and Brock and Scott, PLLC, on behalf of the Creditor, have asked this Court to enter an order directing Mr. Moore to do so, or else, upon notice to this Court of his failure to do so, this Court will enter an order certifying the default.

AND NOW, this 24th day of Jan., 2025, it is hereby **ORDERED** that Mr. Moore will make the additional payments, or else, upon notice to this Court of his failure to do so, this Court will enter an order certifying the default.

Date: Jan. 24, 2025



Honorable Ashely M. Chan
United States Bankruptcy Chief Judge